



Spotlight

April 2004

American Income Life & National Income Life

Volume 39 • Number 4

*Introducing the
Million Dollar
Round Table
and
The New 65 Percent
Career Agent Contract*

A Monthly Publication with News, Ideas, and Information for American Income Life and National Income Life Producers



FROM THE DESK OF

Roger Smith
President & CEO
American Income Life

Innovate and Collaborate

I have a confession to make. I love Starbucks coffee. I tell you this because I read some interesting information on the side of my coffee cup the other day. It seems they — Starbucks — always include some interesting reading on your cup so you can expand your mind as you sip on your delicious hot beverage.

The information I read recently comes from Michael Schrage, an MIT design researcher and author of *Serious Play*. Here is what Mr. Schrage had to say, "If we really want to understand innovation and collaboration, we have to explore shared space. Consider Watson and Crick: How many experiments did they do to confirm DNA's double helix? Zero. Not one. They built models based on other people's data. These models were their shared space. Their collaboration in that shared space powered their Nobel Prize-winning breakthrough. If you don't have shared space, you're not collaborating."

I thought this was an interesting fact not only because I didn't know this little tidbit about the discovery of the double helix or rather I wasn't awake enough during Science class to remember. Either way, this insight into innovation and collaboration is very interesting — to me, at this point, anyway — because I feel it has a definitive crossover message into our business. Bear with me on this one. I know I've stretched before, but I promise I will lead you to the point quickly.

Having said that, let's get to the point. It is all about teamwork!

Webster's refers to *collaboration* as working together in a joint intellectual effort. *Innovation* is referred to as being fast-forward or creative in beginning or introducing something new.

At American Income and National Income, I feel we are all about collaborating and innovating. Simply working together to form ideas and systems to push our businesses

forward. As Mr. Schrage referred to it, "we share space." Given this, I feel as though everyone in every Agency pulls together to see every aspect of that Agency grow. In turn, those of us at the Home Office work diligently every day to put together the ideas, recognition, and procedures to make it all a smoother process for everyone.

Along these lines, we have recently accomplished two very significant steps forward in giving our Agents the recognition they deserve for their efforts, innovations, and collaborations. The first is the *Million Dollar Round Table* recognition, and the other is the new OPEIU 277 negotiated *65 percent Career Agent contract*.

Both of these steps forward will allow Agents who are on a career path with American Income and National Income to receive earned acknowledgement for superior performance achievements.

In the end, both of these innovative steps forward were not developed and put into play without the collaborative efforts of those of you in the field and advocates in the Home Office.

I believe we all share our space every day and we try hard to lift-up, help, and mentor our fellow associates. *The Million Dollar Round Table* and the new *65 percent Career Agent contract* are both evidence of this fact. You can find out more about these new developments on Pages 12 and 13.

On a final note, we have all put our heads and hands around the *Think Big* philosophy and in the last three months we have all collaborated to bring every new innovation into our opportunity realm. I am proud of these accomplishments and I can't wait to see how we continue to make it happen each and every day!

Just Think Big!

Dates to Remember

Friday, May 26, 2006

All business and PR credits must be at the Home Office to count for May production.

Monday, May 29, 2006

The Home Office will be closed for Memorial Day.

Total Bonuses Paid Out

This month AIL and NILICO paid a total of \$1,070,604.88 in bonuses. For more information on the monthly bonuses, turn to Pages 9 and 16.

Required Retention Rate

Effective Jan. 1, 2006, to be eligible for bonuses and featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines. The rates listed below are for *Spotlight* recognition only. Net to Gross is used only during the Producer's first eight months.

Retention:	68%
Net to Gross:	78%

Look for the Asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2007 Awards Presentation, are: the top SGA from each category, the top two PR Managers, the top two PR Representatives from each category, the top RGA, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers. You can view the 2007 Convention Qualifications online at ailife.com or nilife.com. *Check your production! If there is an asterisk by your position, you could be on your way to The Fairmont Scottsdale Princess! The convention will be held May 17-20, 2007.*

Founder's Club Outstanding Producers March 2006

AGENT	SGA	TIMES QUALIFIED	TOTAL NET ALP	N/G ▲	RETENTION
Timothy Cruise	Bob Olson	20	\$64,570		79.3

▲Percentage of Net to Gross

Congratulations are in Order!

Rachel Buser, an SA with the Durhon Oldham Agency, achieved \$100,000 of 13-month in force premium.

Welcome New Directors!

We would like to take this opportunity to introduce and welcome our newest Directors.



Richard Meshulam is our new *Director of Quality Business*. He began his insurance career over 20 years ago with American Income Life. Richard has experience in all areas of Agency management; most of his experience came from his time with the David Cohen Agency in Los Angeles, where he held several positions including conservation and quality control. Richard has already been working with many of the SGA Agencies, and we anticipate his experience will help provide guidance and tools to continue to improve our quality of business.



Russell Morris has joined our Executive Sales Team as a *Regional Director*. He previously worked as a successful SGA in Utah. After a brief absence, Russell returned to AIL with the Marc Zipper and the Tom Williams Agencies as an acknowledged MGA and Personal Producer, working primarily with Policyowner Service. He has qualified for both Founder's and President's Club, and he was a top Producer after his return. We believe he will be a valued member of our team.



Our second newest *Regional Director* is Anthony Hirsch. Tony joined AIL over 30 years ago as a Manager in Ohio. He held positions over the next two decades as an MGA, a Regional Director, and as an SGA. He retired in 1998 with all of his accounts in clear standing and an average life case of \$600 annual premium and an 83 percent persistency. Now, Tony is returning back home to the Home Office to help strengthen our relationship with the field.

Corrections

Last month, we listed Mathew Hart as the MGA for Individual Producer Joseph Nosse, where it should have been Zach Hart. Supervising Agent Alex Grakhov's MGA is Nick Zangardi, not Steve Surace. General Agent Travis Moody's MGA is also Nick Zangardi. We apologize for any confusion this may have caused.

American Income Life

For over half a century, American Income Life Insurance Company has been meeting union families' needs. We are a leader in the union insurance market, and are totally committed to meeting the needs of union members through personal one-on-one service and complete Home Office customer support. You can count on AIL to do what it says it will do.

Spotlight

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Promoted to 52.5 Percent Supervising Agent

Michael Alcorn	Dino Duarte	Steven Hunter	Edwin Menzies	Carlos Ruano
Lamissi Ali	Michael Edelman	Andrew Johnson	Brendan Moore	Gabriel Santos
Mildred Amadeo	Lorraine Flakes	Desiree Jones	Chad Mulchand	Jean Schmidt
Lorrie Anderson	Joseph Flynn	Robert Kanaan	Joseph Ngadi	David Shufelt
Simon Arias	Sheila Foy	Maake Kaufusi	Miguel Orellana	Nabil Spahi
Luis Bagundo	Verrona Gibson	Christopher Kirk	Stuart Paolino	Jocelyn Sperling
Jeremy Butler	Peter Golesteanu	David Lumbrenas	Gregory Parker	Christopher Staulcup
Robert Carter	Matthew Gonzales	Kimberly Mabson	John Petty	Bobbie Stokes
Ktoshi Cody	Chad Harris	Elizabeth Marcketta	Michael Raskovskiy	Carolyn Stroman
Ryan Custard	Daushel Henderson	Alequenzo McClurkin	Joshua Reynolds	Patrick Thayer
Stephen DeMarie	Matthew Herrera	Kelvin McDiarmid	Michael Rogers	Joshua Werner
Roger Dissmore	Carrie Ho	Larry McGee	Theresa Romano	Alan Yowell
Kristie Druffel	Jon Hudson	Chelsea McKinney	Micah Rounds	

Promoted to 55 Percent Supervising Agent

Melissa Abdullah	Frank Gioffre	Latoya Lestrade	Tracy McNallan
Brandon Corkins	Alex Grakhov	Donald McCrary	Greg Stewart

Promoted to 57.5 Percent General Agent

Teayana Battle	Jeffrey Garey	Matthew Melhorn	Dennis Reiman
David Baum	David Goodman	Kenyatta Nelson	Mark Sanders
Roger Beals	Benham Halali	Jason Moore	Derek Sawyer
Brenda Carson	Robert Hill	Mathew Propst	Brian St. Louis
Kyle Chuang	Yevgeniy Kashkin	Dave Ramirez	Joseph Szygiel

Promoted to 60 Percent General Agent

Loren Cardwell	James Cahalin	Timothy Clark	Joshua Goines
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Promoted to Master General Agent

Douglas Bauknecht	John Fisher	Kevin Haines	Anthony Mutter
John Collins	Laura Fisher	Warrior Hunt	Vedran Pipinic
Denice Davidson	Craig Gundler	Brian Merryman	Alfred Young

Promoted to Regional General Agent

Kelly McDonald	Brian Schreiter	Nathan Snider
Jay Mullins	Karl Schuckert	

How High Can They Go?

AMS continues to help people realize that they too can take advantage of the unlimited opportunities that American Income and National Income provide. More people are rising through the ranks and becoming MGAs each month. The MGAs who spoke with us this month had amazing things to say about how others can partner their good work habits with the AMS system to rise higher than they may have thought possible.



Omar Hashmi
The Jatoft-Foti Agency
Promoted January 2006

"Over the last three years I've been here, American Income has changed the course of my life and the life of my family. I wish I was here ten years ago. I am very excited to still be here, where I am able to take full advantage of the opportunities the Company provides."



Rog Beaudro
The Steve Greer Agency
Promoted February 2006

"The best advice I can give to those who wish to succeed is to trust in what you are being told. Listen to everything taught by the Managers, be prepared to work hard, and learn how to pick up referrals. A good work ethic and tenacity will get you very far with your career."



Travis Finley
The Roland Fletcher Agency
Promoted February 2006

"The key to success is holding yourself and the people around you accountable, which is difficult work that pays off in the long run. Persistence, confidence, and knowledge will always be important if you wish to be effectual in the field. Just strive to be the best."



Harjeet Rana
The Imran Satti Agency
Promoted February 2006

"This Company gives you the chance to control your own future. Listen to your Managers and those around you who have been successful. They will give you the tips you need to follow in their footsteps. Also, work on controlling and owning the pipeline from the day you start."



John West
The Marc Morton Agency
Promoted February 2006

"I love AMS! Not only does this system allow you to advance on your own merit, but it also lends itself to leadership development and strengthening relationships between Managers and Agents. I believe I speak for most MGAs when I say that I would not trade my SGA, Marc Morton, for anything."



Denice Davidson
The Chris La Fond Agency
Promoted March 2006

"I know it has been said before, but really focus on having good work habits. Be prepared to make small sacrifices for huge rewards. A positive attitude will always make an impact in the field. And strengthen your network of contacts, so you always have somewhere to go if you have questions."

Congratulations Everyone!

Individual Producers



1. Sebastian Kazek

Tampa, FL



2. Timothy Cruise

Woodridge, IL



3. Robert Ulreich

Concord, CA



4. Max Quasem

Rancho Cucamonga, CA



5. James Torgerson

Jeffersonville, IN



6. Jeff Debiak

Kansas City, MO



7. Edward Wilkins

Woodridge, IL



8. John Collins

Kailua, HI



9. Carla Miller

Omaha, NE



10. Simon Arias

N. Royalton, OH

Individual Producers

All Time Record to Beat

Month: \$62,536 Net ALP Zachary Hart

March Production

Name	Net ALP	NG ⁺	Rtn	MGA	SGA
1. Sebastian Kazek	\$31,655		75.8	Joseph Moore	Tom Williams
2. Timothy Cruise	23,397		79.3		Bob Olson
3. Robert Ulreich	22,201		90.4	Roger Johnson	Jatoft-Foti
4. Max Quasem	21,231		84.6	Earnest Loveless	David Cohen
5. James Torgerson	20,507	100			William Heath
6. Jeff Debiak	19,916	90		Samuel Lasala	Geneser-Geneser
7. Edward Wilkins	19,784	96		David Wang	Bob Olson
8. John Collins	19,262	88		John Collins	Rick Altig
9. Carla Miller	18,814		84.2		John Akers
10. Simon Arias	17,976	89		Nicholas Zangardi	Surace-Smith
11. Arthur Westergren	17,671		70.3	Elaina Bosco	Tom Williams
12. Tara Soderman	17,665		77.7	Tara Soderman	Rick Altig
13. Timothy Baker	17,539	94		Timothy Baker	Altig-Hay
14. Ruben Soberanes	17,092		75.9	Doreen Ryan-Foti	Jatoft-Foti
15. Garret Kun	17,051	92		Robert Smith	Oldham-Hadayia
16. Troy Tripp	17,044	93		Scott Rehberg	Surace-Smith
17. Scott Remmey	16,983		75.4		Eric Giglione
18. Michael Vasu	16,934	96		Nicholas Zangardi	Surace-Smith
19. Ramin Madani	15,774		86.9		Bob Olson
20. Katherine Georgiou	15,685		82.4	Glenn Vandesande	Rick Altig

⁺ Percentage of Net to Gross

All Time Record to Beat

YTD: \$278,449 Net ALP Zachary Hart

YTD Production

Name	Net ALP	NG ⁺	Rtn	MGA	SGA
* 1. Max Quasem	\$67,306		84.6	Earnest Loveless	David Cohen
* 2. Sebastian Kazek	63,052		75.8	Joseph Moore	Tom Williams
* 3. Carla Miller	57,822		84.2		John Akers
* 4. Timothy Cruise	52,679		79.3		Bob Olson
* 5. Garret Kun	50,746	92		Robert Smith	Oldham-Hadayia
* 6. Jesse Wise	49,941		68.3	Matthew Hogan	Oldham-Hadayia
* 7. Steven Stensrud	47,422	94		Joha McGrath	Rick Altig
* 8. Anthony Mutter	42,582	85		Anthony Mutter	Altig-Orlovic
* 9. Simon Arias	42,575	89		Nicholas Zangardi	Surace-Smith
* 10. Robert Ulreich	42,394		90.4	Roger Johnson	Jatoft-Foti
11. Jeff Debiak	41,718	90		Samuel Lasala	Geneser-Geneser
12. Scott Remmey	40,599		75.4		Eric Giglione
13. Arthur Westergren	38,877		70.3	Elaina Bosco	Tom Williams
14. John Collins	37,738	88		John Collins	Rick Altig
15. Alex Bluhm	37,631		72.3	Roger Johnson	Jatoft-Foti
16. Matthew Herrera	37,381	95		Joshua Goodman	Bill Jennings
17. Yevgeniy Kashkin	37,356		79.6	Marjargal Sukhbaatar	Gleb Ostrovsky
18. Rachel Buser	37,246		70.7	Matthew Hogan	Oldham-Hadayia
19. Joseph Moore	36,816		76.5	Joseph Moore	Tom Williams
20. Aunjel Faucheux	36,525	90		Brian Schreiter	Marc Rosen

⁺ Percentage of Net to Gross

Happy Anniversary!

Thanks for all you do. Congratulations!

22 Years of Service

Vivian Dwyer

18 Years of Service

Susan Gilbert

17 Years of Service

Scott Remmey

16 Years of Service

Christopher Cummings
Paramjit Sangha

15 Years of Service

Sharon Nigota
Jeff Spanaus

14 Years of Service

Joseph Ward

12 Years of Service

Daniel Phares
George Sturge

11 Years of Service

Edward Clunk
Darrell Dorey
Maria Esposito
Patti Morgan
Gleb Ostrovsky

10 Years of Service

Bruce Jones

9 Years of Service

Tyrone Conard

8 Years of Service

Francisco Perez

7 Years of Service

Timothy Simpson

6 Years of Service

Tod Brown
Becky Cutler
Vance Rountree

5 Years of Service

Mary Ayarzagoitia
Alfred Brenner
Kevin Frain
Hal Herman
Adam Kiss
Theodore Pappas
Douglas Zigby

4 Years of Service

Michael Kolasa
Travis Price
William Slocum
Carey Thompson

3 Years of Service

William Burbank
Louis Costa
Richard Evenson
Patrick Fowler
Mary Hinterberger
Matthew Ho
Stefan Johannsson
Horace Johnson
Nadia King

3 Years of Service Cont.

Claudia Rodriguez
Steven Sequeira
Justin Smith
Karen Stockwell
Steven Strong
Angelika Vassilieva

2 Years of Service

Ronald Berube
Raphael Bouchereau
Rudolph D'Souza
Mark Gorman
Richard Greenberg
John Joswick
Phillip LaCross
Erin Marlow
Helena Rizvan
Erin Smith
Bonnie Williams

1 Year of Service

Lamissi Ali
Valentina Antsipovitch
Elyse Beyer
Sorana Blackfoot
Colin Brandt
Brian Buskirk
Luigi Calandriello
Adam Casto
Elizabeth Chadwick
Eleana Chou
Jessica Contreras
Mathieu Denis-Critchley
Leila Dixon
Robert Gadberry

1 Year of Service Cont.

David Garbarskiy
Katherine Georgiou
Craig Gundler
Jonathan Hebert
Charlie Hill
Shiwa Hollingsworth
Warrior Hunt
William Jaquay
Richard Lawson
Erin Mackarell
Diana McNair
Kenyatta Melson
Charles Musholt
Matthew Nereng
Ian Palmer
Stuart Parnell
Jonathan Pearson
Rebecca Perry
Troy Plummer
Dianna Ray
Avi Regev
Scott Rehberg
Joshua Riehl
Keith Robertson
Theresa Romano
Anthony Sadlon
Kelly Shelton
Tibor Simon
Russell Ullsperger
Emmanuel Villasenor
Christopher Warren

Qualifier	Bonus
Samuel Cohen	\$5,688.40
Scott Keeney	\$3,565.06
Matthew Melton	\$3,295.39
Harjeet Bana	\$2,906.88
Cory Adams	\$2,902.17
Ernest Powers	\$2,608.84
Brandon Teter	\$2,606.74
Tim McLams	\$2,504.91
Ran Hard	\$2,397.55
Nicholas Zangalli	\$2,396.72
Travis Finley	\$2,343.30
Travis Price	\$2,294.87
Hal Herman	\$2,191.56
Barry Dilali	\$2,171.62
Robert Hughes	\$2,017.02
Susan Bergh	\$2,011.69
Jessica Bonnerville	\$1,963.80
Ka Law	\$1,954.45
Thomas VanDuijl	\$1,910.79
Michel Dickey	\$1,907.73
Liza Garcia	\$1,898.29
Brendt Kehoe	\$1,870.72
Anthony Accurso	\$1,858.48
Wes Elder	\$1,851.87
Mary Ann Gault	\$1,840.40
Matthew Herrera	\$1,819.33
Patricia Lee	\$1,807.45
Mark Gorman	\$1,793.95
Rachel Arenas	\$1,793.63
David Solomonor	\$1,780.57
Megan Olson	\$1,778.22
Lily Ichen	\$1,772.83
Charles McGrone	\$1,763.38
Michael Breker	\$1,715.11
Lisa Roemer	\$1,710.83
David Garrett	\$1,694.57
David Haurunan	\$1,683.75
Ryan Stenglein	\$1,680.27
Noah Altmirburg	\$1,643.47
Ashen Lavallee	\$1,633.27
Bertrand Leliere	\$1,615.52
Horace Johnson	\$1,604.53
Marine Moody	\$1,597.64
Bill Taylor	\$1,596.94
Iqbal Khan	\$1,578.93
Reiji Leonard	\$1,569.84
Doreen Ryan-Fari	\$1,530.70
Matthew Hegon	\$1,525.50
Cynthia Szigy	\$1,474.62
Baeti Gryka	\$1,471.13
Michael Kolasa	\$1,408.71
Matthew Wolfanger	\$1,406.64
Patrick Stenglein	\$1,396.84

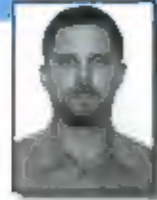
Qualifier	Bonus
Randy Teysler	\$1,396.67
Stefan Johannsson	\$1,349.96
James Taylor	\$1,308.13
David Ackerman	\$1,278.80
Beth Sauer	\$1,235.22
Amber Madaris	\$1,227.96
Donald Urban	\$1,207.76
Desislava Dimitrova	\$1,192.84
James Nelligan	\$1,148.41
Soony Gurney	\$1,141.55
Ian Gingold	\$1,131.97
Samuel Lunala	\$1,122.02
Pete Pels	\$1,114.50
James Tangway	\$1,086.98
Donald Weld	\$1,063.98
David Guzman	\$1,025.24
Steven King	\$1,021.61
Harold Carter	\$1,019.00
Godley Varghese	\$1,006.92
Jason Young	\$975.36
Amir Sedaghat	\$972.48
Alta Alexander	\$966.85
William Childress	\$922.37
Robert Gadberry	\$899.78
Arthur Greene	\$895.00
Frank Gaffire	\$884.72
Gabriel Feldmann	\$873.48
William Jaquay	\$864.52
David Goodman	\$856.30
Thomas Craly	\$854.43
Ilya Kardov	\$846.36
Candy Craven	\$841.31
David Shields	\$833.53
Yoon Durham	\$824.99
Roger Fung	\$821.63
Brandon Corlins	\$820.37
Vladymyr Derevyanyy	\$817.35
Kobie Samuels	\$816.84
Bruce Herdenscheld	\$807.19
Tanya McClure	\$805.51
Mark Meier	\$798.33
Keith Campbell	\$798.32
Bradley George	\$757.13
Matalie Linler	\$734.81
Eric Orsone	\$703.55
Catherine Clarke	\$703.31
Francis Moody	\$658.73
Vernance Hearns	\$638.52
Jeremy Welch	\$632.97
Timothy Clark	\$629.70
Joseph Moore	\$625.05
Samantha Gwai	\$608.93
Edward Isart	\$608.33

Qualifier	Bonus
Kenneth Williams	\$601.84
Willie Hayden	\$595.80
Susanee Munro	\$594.45
Maria Chow	\$592.83
Wayne Ulrich	\$583.99
Christopher Schafer	\$578.54
Clayton Frost	\$576.47
Patrick Maerolle	\$576.05
Curt Snow	\$573.14
David Tabbin	\$565.92
Aaron Tavison	\$565.47
Jonathan Pearson	\$563.43
William Kaleta	\$560.32
AJ O'Connor	\$558.86
Rebecca Kiebsch	\$506.70
Edward Dietrich	\$468.92
Brian Merryman	\$468.63
Todd Sahn	\$449.66
Cesar Astralaga	\$442.22
Bonnie Williams	\$438.45
Martin Banks	\$437.01
Krista Thorne	\$431.93
Craig Strompf	\$431.84
Eddie Dillon	\$431.39
Greg Stewart	\$409.61
Scott Sonnenberg	\$403.51
Luis Nevada	\$401.88
Keith Moore	\$401.73
Eric Miller	\$399.06
Timothy Meyer	\$394.21
Diane Carion	\$394.06
Eric Remberta	\$390.65
John Buleca	\$389.01
Siddharth Patel	\$387.71
Lawrence Hauck	\$387.06
Daren Miller	\$384.28
Harpreet Gujral	\$383.76
Ernest Loveless	\$382.65
Ryan Freund	\$378.99
Michael Zorn	\$371.89
Troy Plummer	\$370.23
Paul Mahoney	\$360.92
Daniel Phares	\$349.70
Christopher Dailey	\$347.83
Bawn McElwain	\$347.42
David Bosbard	\$347.14
Gary Fitz	\$345.97
Rachel Borer	\$344.24
Rajkumar Padmarwar	\$343.14
Mathew MacCannell	\$334.59
Jocelyn Sperling	\$328.56
Matthew Ho	\$321.65
Michael Namrette	\$321.44

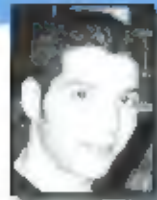
Qualifier	Bonus
Mathieu Denis-Critchley	\$218.93
Joshua Geines	\$216.28
Craig Mugar	\$216.05
James Beck	\$213.20
John Fisher	\$213.20
David Ijije	\$211.92
Jean-Francois Vesina	\$211.75
Michael Allen	\$211.46
Patrick Coughlin	\$210.61
James Larkin	\$209.71
Michael Bromberg	\$208.80
Victor Quimson	\$206.97
Cathy Thompson	\$206.67
Colin Brandt	\$203.75
Michael Pope	\$199.63
Andrew Bishop	\$197.05
Ferge Hall	\$197.38
Corey Woodson	\$194.95
Perquida Osborne	\$194.83
Kenyatta Melson	\$194.36
Joseph Dicedue	\$194.03
Lauren Wojewodzic	\$192.05
Tammy Young	\$190.96
Tony Masley	\$188.59
Joquin Santos	\$187.11
Geoffrey Fischer	\$186.66
Phillip LaCross	\$185.36
Scott Rhodes	\$183.87
Richard Barbour	\$180.58
Stuart Paolino	\$178.14
Michael Raskovskiy	\$174.76
Richard Flores	\$174.37
Allan Gilbert	\$174.37
Steven Stensrud	\$172.65
Michael Hanson	\$172.33
Preeti Sahgal	\$170.98
Joseph Ngadi	\$170.74
Tim Schroeder	\$170.19
John Hancock	\$170.04
Sae Weiss	\$168.73
Michael Nelson	\$167.17
Jon Hanez	\$165.51
Saivan O'Bryen	\$164.83
Hovhannes Ter-Martirosian	\$162.25
Larry Hardeman	\$161.94
Mavaro Simons	\$161.42
Preston Foster	\$161.27
Amelia Brown	\$160.52

Total Bonuses Paid Out
\$186,914.85

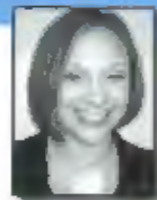
Supervising Agents



1. Earnest Powers
N. Royalton, OH



2. Ian Gingold
Roanoke, VA



3. Jessica Rounseville
Middletown, CT

All Time Record to Beat
Month: \$43,409 1st Yr.

All Time Record to Beat
Month: \$68,050 Net ALP Mary Ann Gaelic

March Production

Name	1 st Year Agent	Net ALP	NG	Rtn	MGA	SGA
1. Earnest Powers	\$37,286	\$52,233	84		Scott Rehberg	Surace-Smith
2. Ian Gingold	24,517	29,296	90		Tim Schroeder	Marc Morton
3. Jessica Rounseville	20,377	25,293	86		Muxine Moody	David Zophin
4. Michael Broker	17,495	27,278	98		Hal Herman	Durhon Oldham
5. Asher Lavallee	16,870	23,300		74.0	Kevin Frain	Rick Altig

All Time Record to Beat
YTD: \$266,978 1st Yr. Mary Ann Gaelic

All Time Record to Beat
YTD: \$443,893 Net ALP Mary Ann Gaelic

YTD Production

Name	1 st Year Agent	Net ALP	NG	Rtn	MGA	SGA
* 1. Earnest Powers	\$58,729	\$86,281	84		Scott Rehberg	Surace-Smith
2. Ian Gingold	55,951	72,203	90		Tim Schroeder	Marc Morton
3. Brandon Corkins	41,075	65,579	90		Arthur Greene	Paul Rumbuc
4. Alex Grakhov	39,148	53,111	87		Nicholas Zangardi	Surace-Smith
5. Wayne Ulrich	36,037	47,597		74.2	Sonny Gurney	Paul Rumbuc

Supervising Agent selection guidelines for recognition in the Spotlight are as follows: Must have one First Year Agent coded and meet all production requirements.

General Agents



1. Brandon Teter
Harrisburg, PA



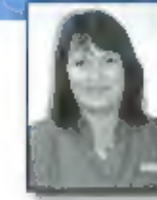
2. Daniel Phares
Morgantown, WV



3. Matthew Melhorn
Plymouth Mtg., PA



4. Travis Moody
N. Royalton, OH



5. Mary Ann Gaelic
Auckland, NZ

All Time Record to Beat
Month: \$102,403 1st Yr. Eric Neal

All Time Record to Beat
Month: \$111,262 Net ALP Eric Neal

March Production

Name	1 st Year Agent	Net ALP	NG	Rtn	MGA	SGA
1. Brandon Teter	\$42,601	\$46,780		76.1	Matthew Hogan	Oldham-Hadayia
2. Daniel Phares	39,549	42,009		69.2	Tim Schroeder	Marc Morton
3. Matthew Melhorn	39,367	42,591		70.3	Robert Smith	Oldham-Hadayia
4. Travis Moody	35,209	42,869	89		Nicholas Zangardi	Surace-Smith
5. Mary Ann Gaelic	35,013	57,876	90		Lawrence Hauck	Steve Friedlander
6. David Goodman	29,487	41,815	93		Joshua Goodman	Bill Jennings
7. Christopher Schafer	26,601	37,767	95		David Garrett	Geneser-Geneser
8. Steven Engrav	24,210	35,452		75.1	Wayne Hendricks	Joe Manone
9. Torrence Henry	24,172	35,026	90		Robert Hughes	Bob Olson
10. James Larkin	19,346	29,664		76.5		Theodore Pappas

All Time Record to Beat
YTD: \$489,120 1st Yr. Eric Neal

All Time Record to Beat
YTD: \$864,620 Net ALP

YTD Production

Name	1 st Year Agent	Net ALP	NG	Rtn	MGA	SGA
* 1. Travis Moody	\$101,990	\$118,073	89		Nicholas Zangardi	Surace-Smith
* 2. Daniel Phares	101,016	121,980		69.2	Tim Schroeder	Marc Morton
* 3. Brandon Teter	96,149	112,982		76.1	Matthew Hogan	Oldham-Hadayia
* 4. Matthew Melhorn	95,342	108,972		70.3	Robert Smith	Oldham-Hadayia
* 5. David Goodman	86,916	113,292	93		Joshua Goodman	Bill Jennings
6. James Cahalin	75,179	85,130	84		Joshua Goodman	Bill Jennings
7. Steven Engrav	67,589	102,223		75.1	Wayne Hendricks	Joe Manone
8. Mary Ann Gaelic	66,310	126,683		75.1	Lawrence Hauck	Steve Friedlander
9. Danielle Holmes	60,513	74,970		70.2	Joshua Goodman	Bill Jennings
10. Noe Gonzales	52,799	86,800		70.5	Doreen Ryan-Foti	Jatoft-Foti

General Agent selection guidelines for recognition in the Spotlight are as follows: Must have two First Year Agents coded and meet all production requirements.

Introducing:

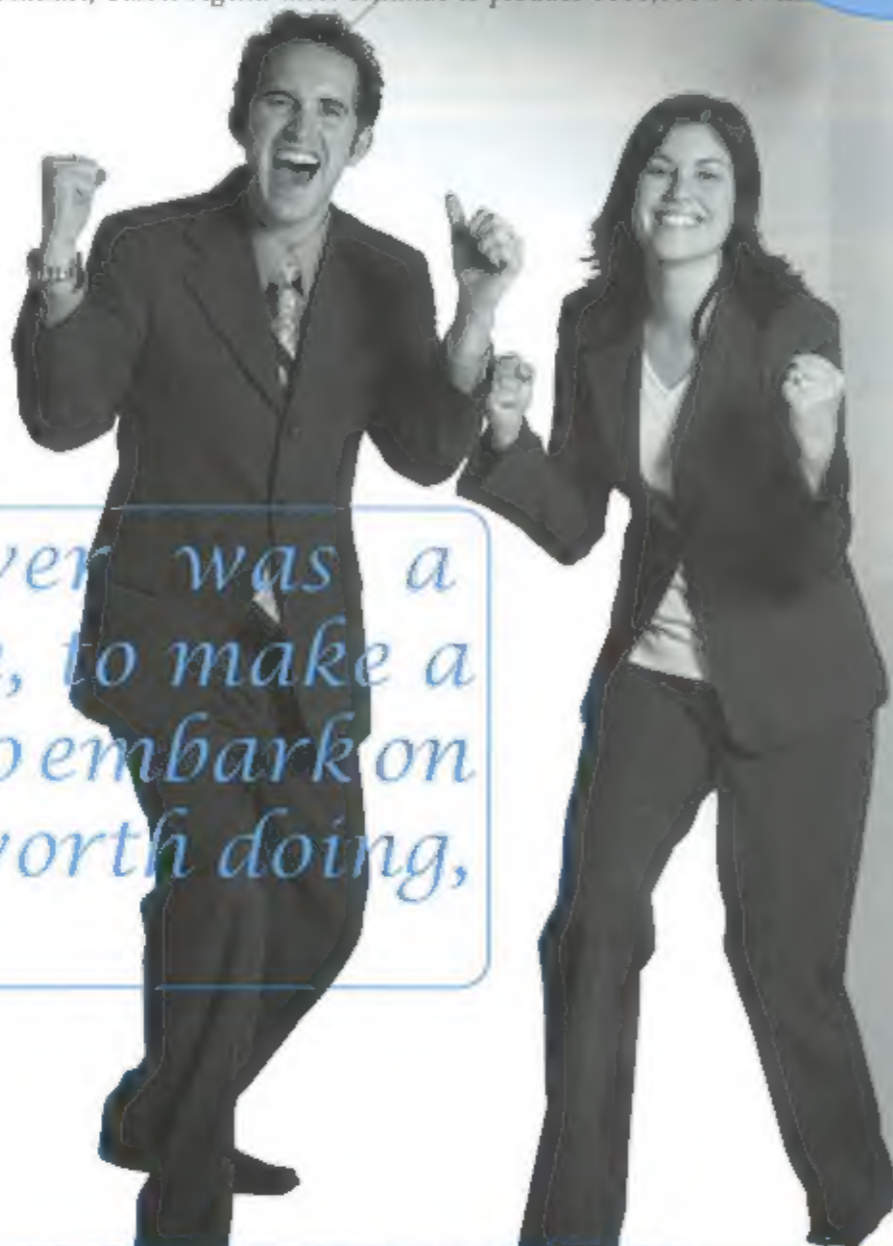
Two New and Exciting Agent Developments. . .

The New AIL 65 Percent Career Agent Contract

We have said it before and we will say it again. At American Income, we are always looking for better ways to serve our Agents, our prospects, and our policyowners. Well, in true American Income fashion, we now have available a new way to help our Career Agents on their career path with the Company.

This March, American Income has made available a new *OPEIU Local 277 negotiated 65 percent Career Agent contract* which is for Career Agents who have a tenure of five years and have written \$500,000 of Net ALP in that same time period. In order to maintain this contract, Career Agents must continue to produce \$100,000 Net ALP per year.

If we want the best for ourselves, we need to bring the best out for our people, and we are doing just that with this new contract! We want everyone to believe in the magic of thinking big and what better way to do that than to give you what you want!



If there ever was a time to dare, to make a difference, to embark on something worth doing, it is now!

The New AIL/NILICO Million Dollar Round Table

Founded in 1927, the *Million Dollar Round Table* is comprised of the top sales professionals in the life insurance business from more than 60 nations and about 475 companies. *Million Dollar Round Table* members are recognized as skillful professionals who are considered to be among the best in the industry who perform outstanding client service, are recognized business and community leaders, and have achieved the highest standard of sales excellence in the life insurance arena.

As of March 1, 2006, American Income and National Income have added the most prestigious status that an insurance company can have for its Producers — a *Million Dollar Round Table*. Requirements for this exclusive recognition are that any Personal Producer produce \$1 million of Net ALP from 1999 forward through the end of a production year. Once a Producer meets these requirements, they will be recognized at the next convention and presented with a \$5,000 bonus check.

American Income and National Income are proud to announce their first Million Dollar Round Table members, Tim Cruise from the Bob Olson Agency and Ruben Soberanes from the Jatoft-Poti Agency. These distinguished Producers met the required million dollar production level by year-end 2005, and thus, will receive a beautiful award on stage at this year's convention in Boca Raton, Florida, along with their check for \$5,000.

Congratulations to these phenomenal Producers. Listed below is a little information about our inaugural Million Dollar Round Table Members. . .



Tim Cruise has had a fabulous career with American Income which began in 1994. Tim is a three time Individual Producer of the Year and remains a monthly top ten producer. Tim has overcome many obstacles, but continuously performs on a top level. This month alone, Tim brought in an amazing \$23,397 in Net ALP with a 79.3 percent Retention. With consistent performance, month after month, it is no wonder what has made Tim Cruise a million dollar producer.

Congratulations, Tim, on this great accomplishment!



Like Tim, Ruben Soberanes, with the Jatoft-Poti Agency, has been a consistent American Income Producer. Ruben was a top ten year to date award winner in 2001, 2002 and 2004. He is also a 2005 award winner and an inaugural member of the new Million Dollar Round Table.

Again, it is no wonder he has achieved this elite recognition given the top-notch accomplishments he has made in the last five years. Ruben has been with American Income for eight years.

Congratulations, Ruben, on this great accomplishment!

When will your name be among those already on the list of Million Dollar Round Table members. We are definitely looking forward to adding new names!

Master General Agents



1. Harjeet Rana

Halifax, NS



2. Matthew Hogan

Harrisburg, PA



3. Scott Rehberg

N. Royalton, OH



4. Robert Hughes

Woodridge, IL



5. Wayne Hendricks

Menomonee Falls, WI

All Time Record to Beat

Month: \$190,653 1st Yr. Slav Bitman

All Time Record to Beat

Month: \$250,859 Net ALP Jim Bianchi

March Production

Name	1 st Year Agent	Net ALP	NG	Rtn	SGA
1. Harjeet Rana	\$116,386	\$115,657	84		Imran Satti
2. Matthew Hogan	106,356	138,335		72.6	Oldham-Hadayia
3. Scott Rehberg	85,538	85,538	84		Surace-Smith
4. Robert Hughes	77,603	87,944	82		Bob Olson
5. Wayne Hendricks	73,655	95,944		76.0	Joe Manone
6. David Wang	63,925	106,559		71.2	Bob Olson
7. Samuel Cohen	63,651	85,160		71.6	Oldham-Hadayia
8. Cheryl Foti	54,756	75,829	85		Jatoft-Foti
9. Lawrence Hauck	51,968	95,542		69.9	Steve Friedlander
10. Megan Olson	51,123	111,336		73.9	Steve Hartman

All Time Record to Beat

YTD: \$1,705,178 1st Yr. Slav Bitman

All Time Record to Beat

YTD: \$2,168,283 Net ALP Paul Rumbac

YTD Production

Name	1 st Year Agent	Net ALP	NG	Rtn	SGA
* 1. Matthew Hogan	\$264,345	\$379,550		72.6	Oldham-Hadayia
* 2. Robert Hughes	205,092	261,043	82		Bob Olson
* 3. Harjeet Rana	192,807	193,413	84		Imran Satti
* 4. David Wang	181,080	318,412		71.2	Bob Olson
* 5. Wayne Hendricks	176,468	235,156		76.0	Joe Manone
6. Scott Rehberg	158,148	158,823	84		Surace-Smith
7. Cheryl Foti	137,590	242,299	85		Jatoft-Foti
8. Samuel Cohen	135,945	199,036		71.6	Oldham-Hadayia
9. Sonny Gurney	135,362	155,807		76.1	Paul Rumbac
10. Arthur Greene	122,317	138,984		75.3	Paul Rumbac

Master General Agent selection guidelines for recognition in the Spotlight are as follows: Must have four First Year Agents coded and meet all production requirements.

Regional General Agents



1. Jim Bianchi

Rochester, NY



2. Sonny Gurney

Troy, MI



3. Mathew Hart

N. Royalton, OH

March Production

Name	1 st Year Agent	Net ALP	NG	Rtn	SGA
1. Jim Bianchi	\$160,253	\$272,625		71.5	Durhon Oldham
2. Sonny Gurney	136,589	176,167		76.1	Paul Rumbac
3. Mathew Hart	117,886	188,959		68.8	Surace-Smith
4. A J O'Connor	114,326	173,540		72.6	Steve Greer
5. Steve Surace	101,926	145,286	91		Surace-Smith

YTD Production

Name	1 st Year Agent	Net ALP	NG	Rtn	SGA
* 1. Jim Bianchi	\$456,954	\$812,601		71.5	Durhon Oldham
2. Sonny Gurney	422,608	513,168		76.1	Paul Rumbac
3. David Wang	297,854	472,314		70.3	Bob Olson
4. A J O'Connor	293,013	399,699		72.6	Steve Greer
5. Dustin Venekamp	281,580	411,599		70.9	Altig-Orlovic

\$Show Me the Money\$

Retention Bonus*

Qualifier	SGA	Bonus Amount
Sebastian Kazek	Tom Williams	\$5,603.78
Max Quasem	David Cohen	\$4,523.99
Timothy Cruise	Bob Olson	\$4,445.50
Robert Ulreich	Jatofi-Foti	\$4,440.36
Carla Miller	John Akers	\$3,966.12
Tara Soderman	Rick Altig	\$3,356.52
Katherine Georgiou	Rick Altig	\$3,324.90
Ramin Madani	Bob Olson	\$3,154.94
Crystal Valentine	Steve Hartman	\$3,099.67
James Torgerson	Bill Heath	\$3,078.09

Total Retention Bonus Paid: \$573,070.87 550 Producers Qualified

MGA Bonus*

Qualifier	SGA	Bonus Amount
Harjeet Rana	Imran Satti	\$13,189.23
Matthew Hogan	Oldham-Hadaya	\$13,185.69
Samuel Cohen	Oldham-Hadaya	\$9,909.37
David Wang	Bob Olson	\$8,699.15
Megan Olson	Steve Hartman	\$5,522.73
Lawrence Hauck	Steve Friedlander	\$5,493.32
Robert Hughes	Bob Olson	\$5,405.56
Scott Rehberg	Surace-Smith	\$5,400.70
Tim McAdams	Tyronr Conard	\$5,009.97
Travis Finley	Roland Fletcher	\$4,953.67

Total Leadership Bonus Paid: \$268,037.06 103 Managers Qualified

PR Bonus*

Qualifier	SGA	Bonus Amount
Daryl Barnett	Rick Altig	\$7,067.00
Kelvin Muggerridge	Steve Friedlander	\$3,374.50
Cari Musholt	Chris Hernandez	\$2,822.35
Kathleen Loughran	HO New York	\$1,608.00
Timothy Furr	Paul Rumbuc	\$1,293.00
Mary Hinterberger	Steve Greer	\$1,258.50
Mark Gagliardi	Jatofi-Foti	\$1,240.00
Barbara Knight	Scott Latta	\$1,176.00
Tracy Smith	Oldham-Hadaya	\$1,143.50
Giovanna Dubinsky	Geneser-Geneser	\$1,001.50

Total PR Bonus Paid: \$42,582.10 106 PR Reps Qualified

* Only the top ten qualifiers in each bonus category are shown. A full list of bonus qualifiers is provided on the inserts accompanying this magazine.

Watch Us Grow!

At American Income and National Income, we don't waste any time. In the spirit of thinking big, many of our SGAs have expansion efforts in the works. Listed below are some of the new satellite Agency Office openings our SGAs and their Agencies have completed through the month of March. Take a look! This is exciting because it brings the American Income and National Income names into new hometown communities across the country.

The Rick Altig Agency

Rick and his team opened office number seven in March.

Langley, British Columbia

MGA: Brett MacCannell and Gary Fix

The Theodore Pappas Agency

Theo opened a satellite office this month.

Whitestone, New York

MGA: Verdan Pipince



"Napoleon Bonaparte once said, 'ability is of little account without opportunity.' This office will allow more opportunity for my Managers and myself.

All the Company can do is provide opportunities for me and I am doing the same for my Agency. It will be up to us to make the most of those opportunities. Keep an eye out for our next office. It is all about Opportunity Unlimited!

— Theodore Pappas

Congratulations on making this opportunity a reality! We wish you all luck in expanding your business in the communities you are now serving!

MARCH CATEGORY I

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Rick Altig		72.1	\$729,154	\$650,000	112	\$1,226,949

MARCH CATEGORY II

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Oldham-Hadayia		69.9	\$267,179	\$125,500	213	\$344,659
Paul Rumbuc		73.9	172,269	130,500	124	284,426
Marc Morton		70.0	130,707	112,500	116	202,802
Altig-Orlovic		68.1	132,171	121,250	109	177,018

MARCH CATEGORY III

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Surace Smith	92		\$225,071	\$97,500	231	\$340,579
Bill Jennings		68.0	188,088	93,000	202	238,606
Steve Friedlander		73.5	132,006	80,000	165	227,062
Steve Hartman		71.5	98,604	67,000	147	166,591
Tyrone Conard		70.0	115,535	91,000	127	140,933
Steve Greer		72.5	114,327	92,500	124	173,541

MARCH CATEGORY IV

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
John Akers		69.1	\$78,256	\$43,500	180	\$117,508
Bill Heath	83		73,145	54,000	135	104,655
Mark Hancock		69.2	74,629	65,000	115	119,952
Marc Rosen	89		53,716	52,000	103	86,190

MARCH CATEGORY V

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Chris Hernandez	85		\$72,718	\$28,000	260	\$76,989
Scott Latta	89		41,353	19,500	212	50,799
Roland Fletcher	87		48,705	39,000	125	58,721
Gary Bleier		77.5	40,054	39,000	103	53,386
Steve Jakubczak		69.1	37,944	37,000	103	41,942

YTD CATEGORY I

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Rick Altig		72.1	\$1,743,845	\$1,950,000	89	\$3,132,402

YTD CATEGORY II

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Oldham-Hadayia		69.9	\$638,599	\$376,500	170	\$895,639
Paul Rumbuc		73.9	522,573	415,500	126	808,960
Altig-Orlovic		68.1	395,778	363,750	109	586,988

YTD CATEGORY III

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Bill Jennings		68.0	\$572,089	\$279,000	205	\$710,672
Surace-Smith	92		537,443	292,500	184	855,393
Steve Hartman		71.5	243,140	201,000	121	420,330
Steve Friedlander		73.5	271,873	240,000	113	449,095
Steve Greer		72.5	293,418	277,500	106	399,703

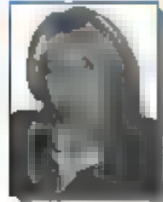
YTD CATEGORY IV

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
John Akers		69.1	\$183,442	\$130,500	141	\$299,301
Mark Hancock		69.2	197,589	195,000	101	342,911

YTD CATEGORY V

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Chris Hernandez	85		\$176,902	\$84,000	211	\$196,044
Steve Jakubczak		69.1	144,534	111,000	130	166,949
Scott Latta	89		71,082	58,500	122	101,428

PR Manager



Debbie Enstedt
Winnipeg, MB

Category A



Mark Gagliardi
Concord, CA

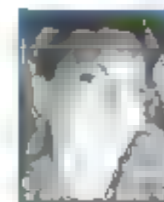


Daryl Barnett
Burnaby, BC

Category B



Vivian Dwyer
Glen Allen, VA



Mary Hinterberger
Houston, TX

Category C



Kenneth Altizer
Nitro, WV



Renee Flannery
N Royalton, OH

March Production

Rank	Name	No. Cards	SGA
1.	Debbie Enstedt	17,611	Rick Altig
2.	Charles Hill	8,047	Jatofi Foti
3.	James Tasker	5,724	Durhon Oldham

Month: 18,960 cards

Rank	Name	No. Cards	SGA
1.	Mark Gagliardi	5,621	Jatofi Foti
2.	Daryl Barnett	4,738	Rick Altig
3.	Brenda DiSomma	3,680	Eric Giglione
4.	Timothy Farr	2,720	Paul Rambuc
5.	David Blasdell	2,582	Rick Altig

Rank	Name	No. Cards	SGA
1.	Vivian Dwyer	3,581	Altig-Hay/Bitman
2.	Mary Hinterberger	1,697	Steve Greer
3.	Irene Rurycz	1,195	Surace-Smith
4.	Brenda Swecker	1,145	Chris La Fond
5.	Sue Akers	1,033	John Akers

Month: 55 groups Vivian Dwyer

Rank	Name	No. Groups	SGA
1.	Kenneth Altizer	17	Marc Morton
2.	Renee Flannery	10	Surace-Smith
3.	Richard Case	7	Surace-Smith
3.	Donald Spohn	7	Marc Morton
3.	Jerry Hartnett	7	Marc Morton

YTD Production

Rank	Name	No. Cards	SGA
*1.	Debbie Enstedt	41,499	Rick Altig
*2.	Malka Arony	14,081	HO CA/Hartman
3.	James Tasker	13,746	Durhon Oldham

YTD: 61,879 cards

Rank	Name	No. Cards	SGA
*1.	Mark Gagliardi	7,764	Jatofi Foti
*2.	Brenda DiSomma	7,281	Eric Giglione
3.	Daryl Barnett	5,896	Rick Altig
4.	Malka Arony	5,539	HO CA/Hartman
5.	Timothy Farr	5,238	Paul Rambuc

Rank	Name	No. Cards	SGA
*1.	Vivian Dwyer	5,168	Altig-Hay/Bitman
*2.	C.J. Briggfle	3,310	Steve Hartman
3.	Brenda Swecker	3,285	Chris La Fond
4.	Kelvin Muggenidge	3,188	Steve Friedlander
5.	Irene Rurycz	2,988	Surace-Smith

YTD: 110 groups

Rank	Name	No. Groups	SGA
*1.	Kenneth Altizer	31	Marc Morton
*2.	Patti Morgan	21	Marc Rosen
3.	Renee Flannery	17	Surace-Smith
4.	Richard Case	16	Surace-Smith
5.	Bill Saucra	15	Tom Williams

Category A = SGA categories one and two. Category B = SGA categories three, four, and five. Category C = Top number of group credits signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the *Spotlight* are as follows: *Must have two PR Representatives rated and meet all production requirements.* Also, please note, the number of leads will be used to break a tie in Category C.



Lance Brown

January 20, 1954

March 25, 2006

You will be greatly missed.

I want to begin by offering my deepest personal condolences and those of the entire Zophin Agency to Mrs. Aine Brown. I am honored to have been asked to write a few words.

Regardless of circumstances, death almost always comes far too soon, and in Lance's case his sudden and unexpected passing at the age of 52 can only be described as a gift of something precious.

It was not only his wife and family of a loving husband and son. It has rubbed his colleagues of a friend, mentor, and a great inspiration. It has rubbed America's heart of one of its finest people. For all of these reasons and countless more, Lance will be dearly and sorely missed. His passing represents a tremendous loss for all of us.

Lance joined American Income in 1998. What an asset it was to our Company. He became a top producer from the very start and inspired many to accomplish as he had. Lance, along with a few key individuals in this Company, set a new precedent on what an individual could achieve in this great Company.

Lance joined the Zophin Agency last summer. He immediately displayed to all of us he wasn't content to focus his seemingly boundless energies and determination just for his own benefit, he was always concerned in helping others achieve their dreams as well. He continuously spent time with other people in our organization sharing his own personal experiences to help them.

Lance was blessed with an incredible amount of talent, determination and a will to succeed. Shortly after Lance joined our organization, he spoke at an Agency meeting. It wasn't too long before someone asked Lance what was the "secret" to his success. Lance responded, "There really isn't a difference between myself and anyone else in this room today." He then continued to say, "Actually, I shouldn't say that. The only difference is that I do more of the things we all should be doing." I know in my heart this is the way Lance would want to be remembered, as the person who always went above and beyond to be the best he could possibly be. He truly believed that American Income offered people an opportunity no other company could.

Lance passed away on Saturday, March 25, 2006. That day was also his last day in the field. Ironically, he had his single best production day of his career, \$6,200 ALP. He finished the week with over \$10,000 of ALP!

American Income lost a dear friend and a great colleague on March 25, 2006. Lance Brown started with American Income in 1998 and has been a tremendous asset to our Company since he became an Agent. He has been a great Personal Producer and inspiration to all who came in contact with him. Below are some words about Lance from those who knew him best. Lance will be greatly missed.

Roger Smith
President and CEO

In short though, we mourn and grieve Lance's passing. However, it is also important that we celebrate his remarkable achievements and we remember him as a bright and shining star — a source of inspiration for all of us at American Income and National Income.

David Zophin
State General Agent

As I am sure many of you know, American Income lost a good friend on March 25, 2006. His name is Lance Elliot Brown. Lance was a dear friend of mine since we began working together many years ago in Las Vegas, Nevada. When he moved to Arizona he actually lived with me in my home while he was getting situated. Lance was a top producer for many years, but his value to me and to all who knew him went much deeper than production.

Lance was loved by so many people. He would do anything for anyone and he truly was a giving, loving, loyal man. He will be missed by all he ever came in contact with, but his legacy will live on forever.

Lance was as hardworking as anyone I have ever met. He was devoted to his wife Aine and devoted to his career. He was so passionate and proud about everything he did. He was a class act all the way around, and I am sure he is doing drop-bys as we speak in the greatest zip code of all.

Lance's death was so sudden I think we are all in shock and denial, but there is a valuable lesson we can all take from this tragedy — tell the ones we love that we love them and don't take one day at this great Company or of our lives for granted.

Lance died doing what he loved. He had the best day of his career the day he died, and he was talking to the woman he loved at the time he passed away.

Lance, we say goodbye for now. We will see you soon.

Love forever, your friend,

Steve Hartman
State General Agent



FROM THE DESK OF
Domenico Bertini
Director of Agent Retention

American Income Life Dreams

In Europe, where I grew up, we always looked at America as the land of plenty. I remember playing "Cowboys and Indians" in the streets of Palermo, Sicily, dreaming of the day I would be living in America. That day came in 1985, when I moved to Los Angeles, California.

I remember the first car I bought — a VW Golf for \$1,500. It was pea green with no air conditioning and almost no brakes. I remember waiting for my green card and reminding myself to practice my language skills, because when that day came, I would go for an interview to get a job with a sales company.

I remember interviewing with Josh Chalom and David Cohen in April 1986 and becoming a licensed Agent a month later. The rest is history, but it also pertains to the present.

I always looked at the positive side of our business. Bad day in the field? There's seven days in a week. Bad week? Four to five weeks in a month. Bad month? Three months in a quarter. Bad quarter? Four quarters in a year.

The only thing that counted was the knowledge I had of a company that would back me up no matter what. If I worked as hard as I could and did the best I could in the most difficult times, I knew American Income Life would never abandon me. And it didn't. And this has not changed. The job I always wanted became a way of life. That is what this Company of ours is all about — a way of life.

Every time I talk to one of the directors, we share ideas on how to make life better at AIL. Every Friday, we talk to one of the SGAs, and we make suggestions to improve their operation.

That is how we created a better advance for the initial contract, so new Agents can take home more money. That is how we have a new Career Agent contract after five years of tenure that raises the historical standards of the company.

In 1927, the insurance industry founded the Million Dollar Round Table, comprised of the top sales professionals in the life insurance business from more than 60 countries and 475 companies. The members of this elite club are recognized as skillful professionals who are considered to be among the best in the industry. They perform outstanding client services, are recognized business and community leaders, and have achieved the highest standard of sales excellence in the life insurance and financial service arena.

I was not born in 1927, but when I read about the Million Dollar Round Table sometime in the 90s, I knew sooner or later AIL would acquire its own. Effective March 1st, we did just that. We already have two qualifiers that, since January 1999, the year our President and CEO Roger Smith launched AIL to new heights, have written over \$1,000,000 of Net ALP.

These outstanding Agents earn five times as much as the industry average. Are they five times smarter? Do they work five times harder? If the answer is no, then you may ask, "What do they have that I don't?"

The main thing separating them from us is they think and dream five times bigger.

Remember, it is never too late for success.

May 17-20, 2007



Scottsdale

A Visual Look at *Arts & Culture*



Solari Belle - Cosanti



Jackknife by Ed Mell - Main Street



Cavallerre's Blacksmith Shop - Old Town Scottsdale



Frank Lloyd Wright's Taliesin West

Photos courtesy: Scottsdale Convention & Visitors Bureau: <http://www.scottsdalecvb.com>

Fairmont

SCOTTSDALE PRINCESS



Public Relations Bonus

Qualifiers

JANUARY
 FEBRUARY
 MARCH
 APRIL
 MAY
 JUNE
 JULY
 AUGUST
 SEPTEMBER
 OCTOBER
 NOVEMBER
 DECEMBER

Daryl Barnett	\$7,067.00
Kelvin Mugeridge	\$3,374.50
Carl Musholt	\$2,822.35
Kathleen Loughran	\$1,608.00
Timothy Farr	\$1,293.00
Mary Hinterberger	\$1,258.50
Mark Gagliardi	\$1,240.00
Barbara Knight	\$1,176.00
Tracy Smith	\$1,143.50
Giovanna Dubinsky	\$1,001.50
Heather Bunyan	\$940.00
Malka Arony	\$904.20
Kenneth Altizer	\$864.00
Erica Dalager	\$760.70
Holly Dischiaro	\$750.75
Marilyn Kohlhase	\$745.50
Olyssia Williams	\$706.50
Renee Flannery	\$662.00
William Samers	\$645.00
Jerry Harzocet	\$626.00
Frances Christie	\$607.50
Gorman French	\$580.50
Elyse Beyer	\$562.35
Sara Thraikille	\$526.50
Gary Silberman	\$469.50
Larry Lozano	\$441.95
Emily Jennings	\$433.75
Sue Akers	\$431.50
Vivian Dwyer	\$418.40
David Blaisdell	\$406.50
Susan Fuldauer	\$393.50
Susan Cooksey	\$379.00
Brenda DiSomma	\$348.45
Al Wall	\$323.00
Cassandra Robinson	\$311.70
Brenda Swecker	\$304.50
Leon German	\$304.00
Laura Mackie	\$295.50
Rita Pileggi Spano	\$293.30
Dorahl Spahn	\$268.00
Christopher Olson	\$255.00
Mary Ellen Dahl	\$246.00
Richard Case	\$227.00
Darrell Dorey	\$222.50
Patti Morgan	\$206.50
Joe Galusha	\$204.00
George Farenthold	\$190.50

Shannon Walker	\$184.50
David Provencher	\$170.00
Bill Verbeten	\$169.00
Becky Cutler	\$167.50
James Tasker	\$159.25
William Slocum	\$159.00
Karen Rosenberg	\$123.00
Dorit Frank-Nadav	\$120.00
Irene Ruryez	\$119.00
Charles Hill	\$116.00
C.J. Briggle	\$105.00

Total

\$42,582.10



MGA Bonus

March Bonus Qualifiers

Harjeet Rana	\$13,189.27	A. J. O'Connor	\$2,689.50	Dustin Henderscheid	\$1,210.79
Matthew Hogan	\$13,185.69	Vlad Basov	\$2,667.67	Glenn Vandesande	\$1,176.43
Samuel Cohen	\$9,909.37	Matthew Hart	\$2,615.67	Cheryl Foti	\$1,175.29
David Wang	\$8,699.15	Robert Gadherry	\$2,599.98	Stefan Johannsson	\$1,162.54
Megan Olson	\$5,522.73	Curt Snow	\$2,531.46	Samantha Chui	\$1,141.74
Lawrence Hauck	\$5,493.32	Matthew Wolfanger	\$2,505.40	Tony Motley	\$1,136.11
Robert Hughes	\$5,405.56	Harpreet Gajral	\$2,500.42	Preeti Sahgal	\$1,082.17
Scott Rehberg	\$5,400.70	John McGrath	\$2,483.48	Philip Prata	\$1,068.56
Tim McAdams	\$5,009.97	Godley Varghese	\$2,344.18	Eric Labossiere	\$1,007.32
Travis Finley	\$4,953.67	Elaina Bosco	\$2,298.26	Luis Heredia	\$1,004.69
Wayne Hendricks	\$4,810.62	Dorian Odlham	\$2,293.37	Vann Durham	\$928.11
Randy Teyssier	\$4,727.50	Joseph Moore	\$2,185.82	Gary Fix	\$919.03
Maxine Moody	\$4,641.51	Craig Nogara	\$2,180.74	Paul Mahoney	\$839.05
Tim Schroeder	\$4,491.09	Justin Smith	\$2,123.36	Susanne Mastro	\$835.95
Samuel Lasala	\$4,329.61	Brian Schreiter	\$2,117.93	Matthew Ho	\$831.20
Steve Surace	\$4,301.31	Jon Hance	\$2,102.21	Zachary Hart	\$816.91
Robert Dunn	\$4,033.35	Steven King	\$2,100.41	Aaron Webb	\$775.48
Arthur Greene	\$4,021.25	Donald Wald	\$2,037.96	Cathy Thompson	\$775.03
Roger Fung	\$3,711.45	Liza Garcia	\$2,024.50	Brian Luloff	\$764.05
Charles McGrane	\$3,545.28	Earnest Loveless	\$2,006.25	Michael Allen	\$750.37
Michael Laramie	\$3,495.18	Mark Gorman	\$1,994.02	Julian Goodin	\$728.86
Donald Orban	\$3,444.80	Amir Sedaghar	\$1,980.13	Alfred Young	\$716.11
David Solomonov	\$3,377.51	Anthony Accurso	\$1,959.75	Geoffrey Fischer	\$699.98
David Garrett	\$3,361.09	Krista Thieme	\$1,931.52	Richard Harbour	\$677.18
Rachel Arenas	\$1,348.16	Keith Campbell	\$1,796.16	Christopher Stephens	\$676.80
Preston Foster	\$1,245.08	Allan Jennings	\$1,785.17	Allan Gilbert	\$653.90
Sonny Gurney	\$1,233.65	Bertrand Lelievre	\$1,735.42	Majjargal Sukhbaatar	\$645.52
Wes Elder	\$3,007.80	Willie Hayden	\$1,720.80	Troy Phummer	\$613.32
Diane Carrion	\$3,005.05	Jim Bianchi	\$1,542.67	John Fisher	\$599.63
Edward Isom	\$2,951.98	Glenn Snowden	\$1,516.07	Melanie Cohen	\$555.70
Ryan Stonglein	\$2,911.97	Michael Nelson	\$1,482.10	Joseph Dicedue	\$545.71
Bill Taylor	\$2,797.78	Volodymyr Derevyanyy	\$1,428.82	Michael Hanson	\$484.68
Mark Bleier	\$2,787.30	Jason Dickson	\$1,394.62	Russell Chang	\$159.53
Eddie Dhillon	\$2,731.61	Michael Robert	\$1,327.09		
Kevin Frain	\$2,723.41	David Faraway	\$1,288.37		
James Taylor	\$2,718.75	Dorcen Ryan-Foti	\$1,263.36		
				Total	\$268,037.06

Retention Bonus

QUALIFIER	BONUS*
Sebastian Kazek	\$5,003.78
Max Quasem	\$4,523.99
Timothy Cruise	\$4,445.50
Robert Ulreich	\$4,410.36
Carla Miller	\$3,966.12
Tara Soderman	\$3,356.52
Katherine Georgiou	\$3,324.90
Ramin Madani	\$3,154.94
Crystal Valentine	\$3,099.67
James Torgerson	\$3,078.09
Kevin Haines	\$2,936.44
Lance Rider	\$2,908.59
Ruben Soberanes	\$2,905.78
Rosalie Zwicker	\$2,898.92
Scott Remmey	\$2,887.23
Edward Wilkins	\$2,837.44
Arthur Westergren	\$2,827.43
Hamed Hashimi	\$2,816.38
Ell McKenzie	\$2,794.44
Anthony Mutter	\$2,741.86
Jeff Debiak	\$2,730.92
Joseph Nasse	\$2,702.05
Rae Duvauchelle	\$2,692.71
Michael Perkins	\$2,684.81
Nicholas Soboleski	\$2,673.32
Angelika Vassileva	\$2,664.12
John Collins	\$2,656.91
John Reason	\$2,604.07
Jesse Wise	\$2,562.77
Lily Tchen	\$2,561.09
Karen Stockwell	\$2,522.29
Timothy Baker	\$2,515.85
Mary Ann Gaelic	\$2,494.18
Simon Arias	\$2,462.29
Yevgeniy Kashkin	\$2,452.97
Eric Miller	\$2,436.77
Robert Rowe	\$2,432.13
Garret Kun	\$2,415.66
Jana Ilana	\$2,408.43
Michael Vasu	\$2,396.72
Rudi Camenzind	\$2,314.52
David Tubbin	\$2,223.53
Steven Stensrud	\$2,221.94
Bryan Johnson	\$2,218.08
Troy Tripp	\$2,215.78
Chris Rose	\$2,137.07
David Jackson	\$2,131.80
Patricia Newell	\$2,131.84
Christopher Warren	\$2,129.58
Edward Hanna	\$2,085.16
Cory Woodson	\$2,065.99
Ronald Friedlander	\$2,056.04
Thomas Craig	\$2,051.88
Maria Esposito	\$2,039.41
Saeideh Nessar Ali	\$2,028.30
Andrew Johnson	\$2,010.80
Bert Feldman	\$2,007.06
Alex Bluhm	\$1,991.83
Allison Bankowski	\$1,986.80
Greg Stewart	\$1,974.06
Matthew Houston	\$1,954.45
Earle Harris	\$1,933.28
Theodore Greer	\$1,915.86
Rachel Buser	\$1,913.27
Matthew Laughter	\$1,903.10
Ed Ofert	\$1,897.03
Loren Cardwell	\$1,896.47
Allan Munro	\$1,894.11
Rebecca Rushnok	\$1,886.52
Robert Kanaan	\$1,877.91
Brian Alt	\$1,874.56
Daniel Potielechio	\$1,869.00

QUALIFIER	BONUS*
Sylvia Freeman	\$1,861.44
Eugene Williams	\$1,851.07
Amir Sedaghat	\$1,823.77
Brock Komari	\$1,819.33
Leon Thompson	\$1,815.44
Steven Bohne	\$1,807.45
Chad Keeney	\$1,807.01
Matthew Gonzales	\$1,793.95
Karen McQuoid	\$1,793.61
Corey Neff	\$1,780.78
Manuel Wojnarowicz	\$1,772.82
Sabrina Lloyd	\$1,757.92
John Buleca	\$1,746.93
David Thornton	\$1,745.12
Salvatore Giacchi	\$1,738.89
Timothy Collier	\$1,738.50
Beth Snow	\$1,730.27
Tracy Haden	\$1,720.72
Brandon Corkins	\$1,716.24
Ronald Frombeta	\$1,710.58
Matthew Wolfanger	\$1,705.98
Melissa Losh	\$1,694.57
James Schneider	\$1,693.04
Christopher Jordan	\$1,685.13
Ryan Clarke	\$1,677.99
Andre Abramovich	\$1,672.25
Brian Lulloff	\$1,647.23
Derek Sandilands	\$1,641.96
Moswen Taylor	\$1,625.70
James Aalders	\$1,624.12
Charles Riggs	\$1,611.86
Tracy McCallan	\$1,603.01
Tony Fox	\$1,598.58
Herbert Adams	\$1,597.64
David Goodman	\$1,586.50
Sarmast Shojaie	\$1,585.84
Richard Krueger	\$1,591.88
Freida Yakubov	\$1,581.75
Rory Crockford	\$1,576.93
Michael Dupree	\$1,575.32
Alecia Olds	\$1,569.84
Henriello Pereira	\$1,557.64
David Williams	\$1,555.61
Adam Kahn	\$1,540.40
Yvonne Hernandez	\$1,538.44
Tara Shuler	\$1,525.50
Shiv Hollingsworth	\$1,523.54
Sande Babcock	\$1,523.32
Mark Peltz	\$1,522.83
Joshua Thomas	\$1,522.80
Valerie Franklin	\$1,520.15
Arthur Greene	\$1,517.51
Democratis Pashalidis	\$1,507.54
Justin Smith	\$1,506.53
Patrick Fowler	\$1,498.48
Laura Fisher	\$1,495.80
Robert Dunn	\$1,491.83
Sara Geiger	\$1,489.91
Randolph Souliers	\$1,487.81
Matthew White	\$1,487.45
Stephen DeMarie	\$1,487.27
Larry Wright	\$1,487.22
Lynda Williams	\$1,485.40
Teresa Daye	\$1,474.62
Zachary Hart	\$1,473.98
Nector Dessis	\$1,471.13
Lonnie Mounts	\$1,459.56
Erin Ziegler	\$1,451.79
Robert Fiedler	\$1,448.68
Alan Silverman	\$1,440.21
Scott Sonnenberg	\$1,439.17
Felili Maiava	\$1,437.32

QUALIFIER	BONUS*
Rodney Ward	\$1,428.73
Midge Moodietitre	\$1,427.05
Kelvin McDiarmid	\$1,422.74
Cynthia Sittig	\$1,421.23
Anthony Accardo	\$1,417.92
Robert Shafer	\$1,413.51
Iryna Sushkova	\$1,411.36
Bonnie Williams	\$1,409.32
Dennis Reisman	\$1,408.71
Douglas Bauknecht	\$1,398.92
Joshua Pratscher	\$1,396.84
Robert Gerdes	\$1,389.85
David Montgomery	\$1,384.14
Joseph Szygiel	\$1,381.88
Patrick Stenglein	\$1,377.11
Ashahmad Ali	\$1,371.33
George Sturge	\$1,357.83
Fahod Shamsiyev	\$1,349.96
Balrajit Ohanao	\$1,347.69
Michael Naccarato	\$1,341.60
Kobina Sekyi	\$1,334.48
Donald McCrary	\$1,330.06
Thomas Tulowrecki	\$1,329.57
Anthony Mele	\$1,337.08
Kevin Wiley	\$1,312.80
Marnetta Mosley-Myles	\$1,308.84
William Gordon	\$1,301.34
David Faraway	\$1,301.38
Qin Zhang	\$1,291.91
Mildred Johnson	\$1,279.41
Jared Minarich	\$1,277.35
Lacey Stoor	\$1,271.35
Robert Harris	\$1,267.75
Patricia Harris	\$1,261.88
Linda Browning	\$1,259.74
James Tanguay	\$1,255.38
Ra Law	\$1,251.53
Grant Sharp	\$1,242.12
Michael Snow	\$1,241.55
William Burbank	\$1,237.67
Samantha Chui	\$1,235.32
Jessica Robinson	\$1,235.22
Joel Rappaport	\$1,233.54
John Franklin	\$1,228.58
Todd Krenzel	\$1,228.25
Charles Mathes	\$1,227.96
Joshua Gatz	\$1,220.95
Dennis Titcombe	\$1,225.80
Preeti Sahgal	\$1,219.13
Chelsea McKinney	\$1,218.13
Romeo Sturdivant	\$1,210.46
James Herrera	\$1,209.69
William Haefs	\$1,206.50
Byron Paz	\$1,204.44
Keith Campbell	\$1,202.74
Brian Utter	\$1,191.51
Jolie Aprahamian	\$1,188.50
John Peity	\$1,184.72
Loan Pham	\$1,180.59
Kasea Matthews	\$1,173.41
Michael Broker	\$1,172.06
Lennis Hayes	\$1,167.73
Graham Komada	\$1,164.83
Joshua Wemmer	\$1,148.12
Noe Gonzales	\$1,122.47
Joshua Riehl	\$1,114.68
Jennifer Memone	\$1,114.50
Shawn Richmond	\$1,108.77
Jocelyn Sperling	\$1,093.84
Herman Libman	\$1,087.52
Angel Faucheux	\$1,086.52
Betty Ross	\$1,086.02

QUALIFIER	BONUS*
Alan Perrin	\$1,081.64
Thomas Korody	\$1,082.32
Gabriel Feldmann	\$1,079.34
London Burnett	\$1,074.33
Joaquin Santos	\$1,071.58
Jeffery Siltman	\$1,071.27
Devin Phillips	\$1,063.31
Yekaterina Mayants	\$1,058.28
Sarah Williams	\$1,054.81
Alan Rosen	\$1,053.75
LaTonya Tucker	\$1,053.14
Glenn Vandesarkle	\$1,037.73
Jay Meyer	\$1,033.68
Dave Ramirez	\$1,032.68
Aaron Hammill	\$1,028.97
Matthew Dahler	\$1,028.70
Lisa Roemer	\$1,023.21
Beth Lopez	\$1,019.50
Tamara Hawes	\$1,019.00
Dawn McElwain	\$1,015.16
William Jaquay	\$1,011.92
Anthony Lowe	\$1,006.92
Stephenie Noah	\$998.73
Benjamin Mancillas	\$996.53
Mireille Jallet	\$996.18
Steven Sequeira	\$992.18
Jason Young	\$984.66
Jeffrey Gudlund	\$973.16
Ronald Marx	\$972.54
Mildred Amadeo	\$966.85
David Garbarsky	\$961.88
Thomas Parker	\$960.65
Matthew Daley	\$959.11
Norman Sellen	\$959.09
Sury Robinson	\$955.79
Philip Parisi	\$953.04
Gregory Engrav	\$949.82
Daniel Strader	\$949.81
Rickie Sasser	\$949.43
Matthew Davison	\$948.36
Pamela Ladd	\$943.75
Susan Schreiber	\$924.57
Ottmar Richards	\$922.37
Paramjit Sangha	\$921.76
David Brister	\$920.73
Mack Bell	\$920.26
Benjamin VanFossen	\$913.42
Keith Cornwell	\$912.34
Amanda Hetrick	\$906.62
Aaron Webb	\$901.49
David Shields	\$899.78
Micah Rounds	\$899.48
Matthew Kernan	\$898.28
Michael Edelman	\$897.11
Desiree Jones	\$894.85
Larry Hardeman	\$889.39
Matthew Cano	\$888.90
Victor Quimson	\$887.64
Raymond Lawrence	\$887.42
Brian Conklin	\$884.72
James Modico	\$883.25
Jason Berg	\$880.26
Neritan Cjapi	\$879.73
Zulfikar Bhukera	\$878.83
Marco Chow	\$876.94
Tibor Simon	\$873.51
Walter Bowser	\$873.48
Andrew Shold	\$869.73
Carlos Escobar	\$866.87
Luis Guerra	\$864.52
Stephanie Kelly	\$861.04
Matthew Herrera	\$856.50

Retention Bonus

QUALIFIER	BONUS*
John Elkins	\$856.43
Chad Harris	\$855.88
Kelly McDonald	\$848.63
Carolyn Stroman	\$842.64
Aaron Hansen	\$841.31
Miguel Orellana	\$838.28
Rebecca Murray	\$833.53
Erik Graham	\$827.20
Rodney Brooks	\$826.56
Kevin Washington	\$824.99
Kevin Gamble	\$822.71
Dustin Stover	\$821.63
Matthew Nereng	\$820.51
Tatyana Rostanets	\$820.37
Richard Hughes	\$819.86
Robert Harris	\$816.84
Andrea Barenholtz	\$812.81
Elizabeth Lopez	\$812.27
Alfred Young	\$812.00
Jerrold Smith	\$811.69
Patrick Cowell	\$809.81
Jamie Gustafson	\$807.19
Kim Phamhuy	\$805.51
Travis Moody	\$802.55
Bradley Kincaid	\$801.27
James Erickson	\$792.45
Theresa Postell	\$790.33
Patrick Parisi	\$784.32
Craig Snyder	\$749.21
Terrence Ealy	\$742.71
Rigoberto Pedroza	\$735.86
Michael Bogner	\$734.81
Susan O'Bryon	\$728.73
Uriah Ortiz	\$727.89
Daushel Henderson	\$720.86
John Wicks	\$719.28
Daniel Arneola	\$706.24
Kim Burton	\$704.32
Lamine Diakhate	\$703.55
Alexandra McCarthy	\$703.31
John Agnew	\$702.70
Jan Fisher	\$699.73
Tulle Wells	\$695.66
Nathan Harman	\$688.61
James Milburn	\$685.70
Justin Phillips	\$683.73
Matthew Sommers	\$657.73
Isaiah Taulbee	\$647.24
Zerlina Lewis	\$638.52
Bradley George	\$637.88
Jerry Arnette	\$632.97
Agatha Safford	\$631.36
Nathan Lewayne	\$629.70
Robert Ehlers	\$627.91
Joy O'Neill-Waime	\$622.74
Michelle Bianco	\$622.68
Thomas Harkins	\$622.43
Michael Raskovskiy	\$619.88
Michael Glossop	\$618.25
James Fletcher	\$614.79
Cherine Ellis-Dias	\$612.15
Scott Florin	\$609.03
Herman Fennell	\$605.93
Kenji Leonard	\$608.33
Alyssa Tavizon	\$607.50
Ralph Walls	\$601.04
Dianna Ray	\$599.85
Michael Welsh	\$595.31
Charlie Warren	\$594.45
Elizabeth Marcketta	\$592.83
Charles VanDyke	\$590.58
Sabeel Caudle El	\$588.65

QUALIFIER	BONUS*
David Baum	\$588.24
Paul Broman	\$584.69
Mallesh Gopalswami	\$583.99
Travis Finley	\$583.92
Angelica Gallardo	\$582.93
Charles Lesperance	\$582.31
Richard Miller	\$578.54
Sean Smith	\$578.28
Bradley Ellison	\$578.25
Andrea Yee	\$577.88
Adam Michaud	\$576.47
John Jones	\$576.05
Marc Hendricks	\$573.74
Jessica Cox	\$571.64
Joshua Reynolds	\$569.90
Naomi Miller	\$567.98
James Jasinski	\$565.92
Michael Forcier	\$563.43
Debra Cloutier	\$563.30
Chad Mulchand	\$563.21
Brandon Braun	\$562.14
Joseph Michling	\$560.32
Thomas VanOsdol	\$558.39
Francis Skrenes	\$558.70
Paul May	\$493.85
Andrew Manchon	\$488.32
Leo Soucy	\$484.12
Lamissi Ali	\$479.29
Monica Klokstad	\$473.05
Matthew Grana	\$469.92
Joyce Dacklin	\$469.51
Mitchell Look	\$469.21
Aimee Capps	\$468.63
Paul Vojtek	\$465.77
Raphael Bouchereau	\$464.02
Asher Lavallee	\$460.09
Timothy Nolan	\$449.66
Lily Mouchantaf	\$442.22
Brian Coley	\$438.89
Paul Hill	\$438.45
Michael Rogers	\$437.01
Myrissa Howellbotts	\$435.50
Mark Corkran	\$435.07
Nabil Spahi	\$433.70
David Boggs	\$433.04
Sierra Mello	\$431.93
Sharon Dailey	\$431.84
David Wright	\$431.39
Fedeline Auguste	\$430.76
Timothy Dawe	\$409.61
Paulo Alexandre	\$409.24
Sharon Ward	\$408.46
Linda Marthall	\$406.63
Alejandro Robles	\$403.99
Angel Sanchez	\$403.51
Karen Wade	\$403.12
Aaron Tavizon	\$403.11
Hooman Shahidy	\$402.20
Israel DelGadillo	\$401.88
Sandra Craven	\$401.73
Benjamin Eggen	\$399.06
Tingadane Koloko	\$394.23
Siddharth Patel	\$394.06
Jason Ryan	\$393.06
Lucy Marshall	\$392.70
Michael Kritzer	\$391.15
Lisa Brooke	\$390.97
Tierell Johnson	\$390.76
Nelson Guanipa	\$390.05
David Shuffelt	\$389.01
Thomas Estrella	\$388.44
Jeffrey Garey	\$387.78

QUALIFIER	BONUS*
Meredith West	\$387.71
Sangeeta Daji	\$387.06
William Reeves	\$386.80
Luis Bagundo	\$386.86
Christopher Schafer	\$385.20
Christopher McNie	\$385.19
Matthew Dazahastings	\$384.93
William Tesch	\$384.28
Bhupinder Atwal	\$383.76
George Meyer	\$382.65
Gregory Lees	\$379.25
David Lamb	\$378.99
David Lumbieras	\$378.81
Frederic Zaug	\$294.13
Scott Richards	\$278.23
Duane King	\$260.02
Martin Cohen	\$251.30
John Casley	\$249.70
Joel Garfield	\$247.83
Peter Cranley	\$247.42
David Anderson	\$247.14
Hoang Do	\$245.07
Alexander Liebner	\$244.24
Landon Wen	\$243.14
Joseph McCormack	\$241.07
John Rosales	\$238.79
Oluwasegun Fapohunda	\$238.86
Williams Chang	\$234.59
Stephanie Abbott	\$228.58
Lydia Bartels	\$226.68
Davon Hall	\$225.08
Johanna Legayada	\$221.65
Alexander Balish	\$221.44
Anthony Williams	\$221.02
John Mangualfreno	\$220.32
JuanCarlos Quesada	\$218.95
Jacob Atkinson	\$218.90
David Detwiler	\$216.28
Jennifer Tallman	\$216.05
Eric Madimer	\$213.80
Travis Nadeau	\$213.20
Matthew McCullough	\$213.20
Erika Balfayan	\$211.92
Pascal Lacasse	\$211.75
Katrina Kimball	\$211.46
Jason Valder	\$211.17
Dean Sproles	\$210.61
Thomas Ruiz	\$209.71
Charles Lewis	\$209.52
Lynette Williams	\$208.80
Steven Franks	\$208.80
Gregory Keller	\$207.57
Linda Fong	\$206.97
Tyrone Noble	\$206.67
Patrick Wolter	\$203.75
Tonya Parks	\$199.63
Ryan Nishio	\$198.90
Dendre Doughy	\$197.05
Rita Harris	\$197.58
Benjamin Reeder	\$196.71
Ricardo Subero	\$194.95
Keiry Miranda	\$194.83
Donna Redford	\$194.36
Jeffrey Begnaud	\$194.03
Lasina Pinkney	\$192.81
Trevor Shayler	\$192.78
Matthew Nichols	\$192.05
Nicole Davis	\$190.96
Jacqueline Milk	\$188.59
Christopher Williamson	\$187.11
Timothy Brown	\$186.66
Kevin Pedersen	\$186.26

QUALIFIER	BONUS*
Virginia Dunnigan	\$185.59
Kathryn Murdock	\$185.36
Darwin Cabello	\$185.04
Larry Mumma	\$183.87
Joanne Canterelli	\$183.53
Josh Killian	\$182.51
Amanda Lopez	\$180.58
Christopher Hankins	\$180.49
Ronald Imhof	\$178.89
Brian Posnack	\$170.14
Steven Larnaway	\$177.48
Chad Houghton	\$175.27
Brian Tontrup	\$174.82
Myhalo Marchuk	\$174.76
John Goolley	\$174.37
David Bolotin	\$174.37
Coryn Smith	\$172.82
Ronald Hair	\$172.65
Wing Chan	\$172.33
Ashley Haer	\$172.21
Bryan Zane	\$172.11
Michael Johnson	\$172.06
Subrata Biswas	\$170.98
Yuan Liu	\$170.74
Steven Yahnke	\$170.19
Eric Johnson	\$170.04
Kenneth Wiest	\$168.73
Kim Tanaka	\$167.87
Taaron Long	\$167.64
F-Chieh Teng	\$167.40
Ramey Elabu	\$167.17
Darce Matzer	\$165.51
Charles Rubino	\$164.83
Jared Ziliak	\$164.18
Kamel Saidmansour	\$162.25
James Watkins	\$161.94
Cassandra Aguirre	\$161.48
John Graves	\$161.42
Joseph Stout	\$161.27
Shane Kuenning	\$160.81
James Scallon	\$160.80
Derek Aman	\$160.72
Jesse Lucas	\$160.52
Edward Griesel	\$160.16

Total Bonus Paid Out
\$573,070.87